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研究利益關係者對世界銀行在馬拉威的作為的見解：基於
2019 年世界銀行國家的意見調查

Factors Associated with Stakeholder's Perceptions towards the
World Bank's Role in Malawi: Insights from the 2019 World
Bank Country Opinion Survey

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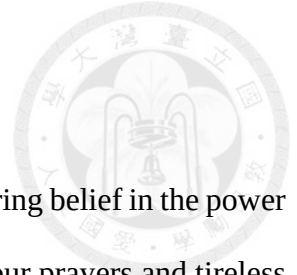
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DEDICATION



This thesis is dedicated to my mother, **Mrs. Esther Lupafya**. Your unwavering belief in the power of hard work and your steadfast faith in God has been my guiding light. Your prayers and tireless support have always reminded me that great things arise from humble beginnings. I hope this achievement fulfills the dreams and prayers you held in your heart all those years ago when you chose to give me the best education you could afford. Your sacrifices, love, and encouragement have been the foundation of my journey. Thank you for being my greatest source of strength and inspiration. I love you.

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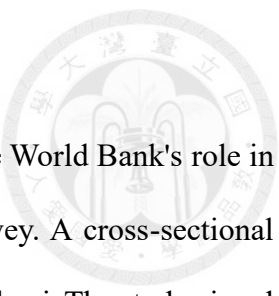
A special mention to Carlys and Cecilia. Your kindness, care, and boundless generosity have been a beacon of light throughout this journey. May God bless you abundantly.

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ABSTRACT



This study examines the factors influencing stakeholder's perceptions of the World Bank's role in Malawi, using insights from the 2019 World Bank Country Opinion Survey. A cross-sectional study design utilized data from 254 stakeholders across various sectors in Malawi. The study aimed to identify key factors affecting stakeholder satisfaction and the perceived effectiveness of the World Bank's programs, mainly focusing on core development areas such as health, education, energy, financial markets, agriculture and rural development. Statistical analysis revealed that gender, age, education level, and frequency of interaction with the World Bank significantly influenced stakeholder's perceptions. Results indicate that while over half of the stakeholders considered the World Bank's programs effective, satisfaction levels were lower, with regional and sectoral variations. Stakeholders prioritizing health and education sectors rated the World Bank's performance more favourably, whereas those focusing on energy and agriculture expressed less satisfaction. The study underscores the importance of targeted, transparent, and inclusive engagement strategies to enhance the effectiveness and perception of development interventions. These findings provide critical insights for the World Bank and other development partners, emphasizing the need for a context-specific, stakeholder-engagement approach to promote sustainable development in Malawi. The study contributes to the broader discourse on the role of international financial institutions in developing countries, highlighting the complexities and diverse stakeholder perspectives that shape development outcomes.

Keywords: Stakeholder Perceptions; World Bank; Malawi, Country Opinion Survey; Development Areas.

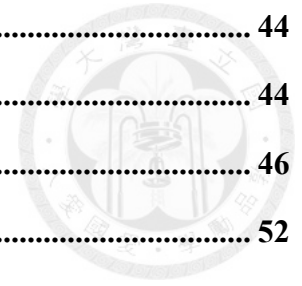
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LIST OF ABBREVIATIONS



GDP	GROSS DOMESTIC PRODUCT
HIPC	HEAVILY INDEBITED POOR COUNTRIES
IBRD	INTERNATIONAL BANK FOR CONSTRUCTION AND DEVELOPMENT
IFC	INTERNATIONAL FINANCE CORPORATION
IGO	INTERNATIONAL ORGANIZATIONS
IDA	INTERNATIONAL DEVELOPMENT ASSOCIATION
IMF	INTERNATIONAL MONETARY FUND
MIGA	MULTILATERAL GUARANTEE AGENCY
PRSP	POVERTY REDUCTION STRATEGY PAPER
RMNCH	REPRODUCTIVE, MATERNAL, NEWBORN AND CHILD HEALTH
SSA	SUB-SAHARA AFRICA
SDG's	SUSTAINABLE DEVELOPMENT GOALS
WBG	WORLD BANK GROUP
WHO	WORLD HEALTH ORGANIZATION
UN	UNITED NATIONS
UNICEF	UNITED NATIONS CHILDREN'S PROGRAMME
UNFPA	UNITED NATIONS FOR POPULATION ACTIVITIES
UNAIDS	JOINT UNITED NATIONS PROGRAMME ON HIV/AIDS
GAFSP	GLOBAL AGRICULTURE & FOOD SECURITY
CSA	CLIMATE-SMART AGRICULTURE

WAAP

AGRICULTURE PRODUCTIVITY PROGRAM

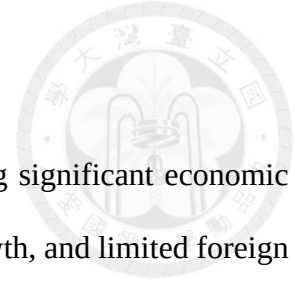


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CHAPTER 1: BACKGROUND



Malawi is a Sub-Saharan African (SSA) country currently facing significant economic development challenges, including high inflation rates, low economic growth, and limited foreign investments (Chasukwa & Banik, 2019; Mahembe & Odhiambo, 2021). To address these issues, Malawi has received external financial and technical assistance from the World Bank. However, the effectiveness of the World Bank's interventions in achieving sustainable development outcomes in Malawi remains a topic of debate (Bank, 2020; Zhang et al., 2022).

1.1 Overview of Malawi's Economy

According to (World Bank, 2023) Malawi's economy relies heavily on agriculture, with approximately 80% of the population employed in this sector. The country's major exports include tobacco, tea, and sugar (Page & Page, 2019). However, the nation is highly vulnerable to external shocks, particularly climate-related ones. For instance, the impact of Cyclone Freddy in March 2023 caused significant damage to both infrastructure and crops, resulting in an estimated loss of about 4% of Gross Domestic Product (GDP) due to infrastructure damage and destruction of crops across important sectors (IMF, 2023). Consequently, the country was forced to revise the GDP growth forecast from 2023 to a mere 0.07%, down from the earlier projection of 3.7% before the storm.

According to most recent literature, Malawi's GDP per capita remains low, reflecting the country's economic challenges and widespread poverty. In 2022, the GDP per capita was estimated to be around \$645, highlighting the significant income disparities and low living standards for most of the population. In addition to the above, Malawi faced reduced income and food shortages

in 2023, leading to inflation reaching 27.0% year-on-year in March. The damage to crops further exacerbated already elevated food prices (IMF, 2023). The agriculture sector continues to suffer from low productivity and limited commercialization, resulting in stagnant growth. Market distortion, such as price controls, trade restrictions, poorly targeted subsidies, and limited access to inputs, significantly constrain investments and hinder export-led growth (World Bank, 2023). Poor public financial management has also resulted in missed government fiscal targets and increased debts (Hanif & Musvoto, 2023).

As a developing country, Malawi relies on development partners that offer alternatives to promote economic development by providing aid, soft and long-term loans, and valuable policy advice for development purposes. Developing countries, such as Malawi, derive benefits from such services and would struggle to achieve their status without the assistance of development partners (Sending & Lie, 2015; Vordtriede, 2019). Despite the political and economic challenges that development encounters, conflict can arise when it comes to accepting policy advice from development partners, particularly concerning the terms and conditions of long-term debts and aid. These conflicts are often influenced by differing perceptions of fiscal policies (Sending & Lie, 2015).

1.2 The Role, Governance, and Decision-Making of the World Bank Group (WBG)

The World Bank Group was established in July 1944 during the Bretton Woods Conference alongside the International Monetary Fund (IMF) (Blanco & Carrasco, 1999), which is a critical player in international development. It operates through various divisions, each with distinct roles, such as the International Bank for Reconstruction and Development (IBRD), which provides loans to governments; the International Finance Corporation (IFC) invests in commercial

projects; and the Multilateral Investment Guarantee Agency (MIGA) offers insurance policies to private investors covering non-commercial, particularly political risks. The International Development Association (IDA) focuses primarily on low-income countries, providing concessional loans and grants (Clemens & Kremer, 2016). The IBRD, IFC, and MIGA primarily focus on middle-income countries.

The World Bank's primary mission is to promote economic development and reduce poverty (Stiglitz, 1999). It achieves these objectives by providing long-term loans, guarantees and technical assistance for projects and programs in member countries (Blanco & Carrasco, 1999; Stiglitz, 1999). With a membership of approximately 189 countries, the World Bank operates across various regions, including Asia, Africa, the Middle East, Latin America, and Eastern Europe. Its governance structure comprises three key components: the Board of Governors, the Executive Board, and the Managing Director, with all member countries represented by the Board of Governors, usually the finance ministers or the central bank governors (Muhumed & Gaas, 2016).

The World Bank and IMF stand out from most international organizations due to their distinctive voting system, a vital focus of this report (Gianaris, 1990). According to (Clark, 2017), decision-making power is predominantly vested in a group of executive directors chaired by a managing director (IMF) and president (World Bank, 2020). The voting system also includes directors representing individual countries with the highest quota, such as the United States, Japan, Germany, France, United Kingdom, China, Saudi Arabia, and Russia, while other directors represent other member states. Voting is determined by economic criteria, considering factors like gross domestic product, external reserves, and export variability (Clark, 2017; Gianaris, 1990).

This governance structure has been criticized for being exceedingly influenced by wealthy nations, potentially sidelining the interests of developing countries. Critics argue that the nations attached to aid loans are often too strict, hindering the economic growth of recipient countries (Sending & Lie, 2015). One report critical for the World Bank conditionality, produced by the Dutch NGO A SEED, was based on desk research from country case studies including Malawi, Mali, Mozambique, Nicaragua, Zambia, and Bangladesh. The report concluded that the World Bank still pushes through privatization and liberalization policies neither designed nor desired by countries; it reported that implementing World Bank-promoted policies correlated with increased poverty levels (Page & Page, 2019). In Ethiopia, for example, the contributions of the IMF, ADB, and World Bank to development have been questioned, suggesting that these institutions may be responsible for the slow development progress (Sending & Lie, 2015).

1.3 The World Bank's Impact in Malawi

The World Bank has been involved in various development projects in Malawi to improve education, healthcare, agriculture and rural development, energy, and financial markets (World Bank, 2023). Despite these efforts, there is ongoing debate about the effectiveness of these involvements. Some stakeholders believe that the World Bank's assistance has been crucial for Malawi's development, citing improvements in various sectors (Chasukwa & Banik, 2019). However, others argue that the conditions attached to World Bank loans and aid have often been counterproductive, leading to increased debts and dependency (Zhang et al., 2022).

The World Bank's approach to development in Malawi involves financial assistance, policy advice, and technical assistance, supporting policy and institutional reforms, promoting human development, promoting environmental sustainability, encouraging private sector development, and addressing global challenges. These comprehensive approaches aim to address

the country's immediate and structural challenges (Clemens & Kremer, 2016). However, the success of these interventions largely depends on the perceptions and cooperation of local stakeholders, including government officials, non-governmental organizations (NGOs), local communities, and other groups affected by World Bank projects (Sending & Lie, 2015).

1.3.1 Provision of Financial and Technical Assistance

The World Bank provides financial and technical assistance to Malawi, which is critical in advancing its development agenda while addressing its economic challenges. The World Bank's financial support includes concessional loans, grants, and credits through institutions such as the International Development Association (IDA) (Ravallion, 2016). For instance, the World Bank has financed projects that have upgraded road networks in Malawi as well as increased agricultural productivity and supported health interventions against diseases like HIV/AIDS and malaria (Herbert & Odeniyi, 2021). These investments are required to lay the foundation for continuous economic growth, which can improve the livelihoods of Malawian citizens. In September 2020, an \$86m credit was approved to enhance access to finance and stimulate key sectors of the economy (World Bank, 2020).

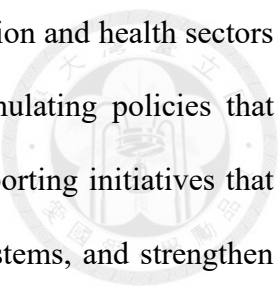
The World Bank also gives generous technical help to Malawi. This encompasses policy-making expertise, like project implementation and capacity-building activities for this country. One example is seen with the Financial Sector Technical Assistance Project (FSTAP); through this, the Innovation and Digital Transformation was created (World Bank, 2011). However, through such initiatives, the World Bank partners with the Malawian government to develop strategies for enhancing public sector efficiency, improving governance, and steering sustainable economic policies forward. By improving systems of public financial management, technical assistance programs have ensured better utilization of resources and transparency regarding government

expenditure, respectively. Furthermore, the World Bank generally deals with local officials' training programs and workshops, in which they are equipped with the necessary skills to manage the services provided.

Both immediate and long-term challenges facing Malawi are being addressed through a combination of both financial aid and technical assistance. While capital is required for development projects, the latter ensures that these projects are appropriately designed and executed to derive maximum impact from them. This approach closes infrastructure gaps and weak service delivery points while empowering institutions in the country, which will help them sustain progress beyond aid programs. Accordingly, the World Bank's financial support, including technical assistance, brings substantial input towards Malawi's journey of attaining economic stability, poverty reduction and inclusive growth, which is in line with the Malawi 2063 Vision (Makoza, 2024) These linkages help shape stakeholder's perceptions of the World Bank's broad role in Malawi's development path.

1.3.2 Support for Policy and Institutional Reforms

The World Bank has been involved in Malawi more than financial assistance, as it has supported policy and institutional reforms that are vital for sustainable development (Borson, 2017) These reforms aim to improve governance, enhance public sector efficiency, and increase transparency to advance an enabling environment for economic growth. For example, the World Bank has partnered with the Government of Malawi to modernize its tax administration system. The move seeks to increase domestic revenue mobilization and reduce dependency on external aid. Through these efforts, Malawi can improve its fiscal position to support essential public services and development projects better.



The World Bank has also supported institutional changes in education and health sectors to improve performance. The World Bank has rendered support in formulating policies that encourage accountability and efficiency within these spheres through supporting initiatives that enhance the quality of education systems, improve healthcare delivery systems, and strengthen fiscal management in public sectors. Furthermore, the reform program includes policy measures to create an enabling environment for the private sector and investment. This encompasses working with the government of Malawi towards eliminating regulatory barriers, promoting business climate improvement, and attracting foreign direct investment. Thus, promoting a more transparent and efficient policy environment. These policies are critical for long-term development objectives and ensuring that economic gains benefit society equitably. Consequently, the World Bank's engagement in these reforms is viewed by stakeholders as very important, thereby influencing their perceptions and international development discussion in Malawi.

1.3.3 Promotion of Human Development

The World Bank focuses on human development in Malawi, including education and social protection. Through its funding, the organization has facilitated access to quality education from primary to tertiary education to equip children and young adults with essential skills required in the job market (Mambo et al., 2016). These projects include constructing schools and providing teachers with reading materials and workshops, helping them learn to teach effectively. The World Bank hopes to end poverty by educating the masses, as this will help empower poor people's children and enable them to participate in economic activities (Mambo et al., 2016). The World Bank is also involved in programs that aim to reduce maternal deaths and infant mortality, combat infections, and improve general medical care. Other facets that encompass healthcare infrastructure (like hospitals or clinics) along with ways of delivering healthcare services, plus

supplying essential medical items, have financial support, too. Moreover, special initiatives directed towards combating other diseases, such as Malaria, tuberculosis, and HIV/AIDS, are also taken into consideration, ensuring that Malawians have access to the quality care and treatment they need (Kohler & Bowra, 2020).

Human development is central to the World Bank's strategy, which helps it improve the living conditions and capabilities of people in Malawi, making it a healthier society. These measures contribute towards developing the human capital necessary for sustainable economic growth and development (Dabalen et al., 2017). Good health status and high education achievements directly benefit individuals and positively affect overall economic performance, leading to increased labour productivity rates. Low-income inequality levels within nations mean increased social cooperation amongst its members.

1.3.4 Promotion of Environmental Sustainability

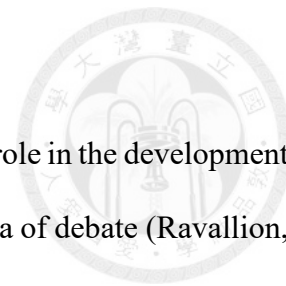
Environmental sustainability is another critical area in which the World Bank has significantly contributed to Malawi. Environmental degradation and climate change have been considered key threats in Malawi; thus, the World Bank has supported programs that promote sustainable land and water management. There are also reforestation, watershed management, and climate-resilient agriculture projects, which mitigate the adverse effects of changing climates while promoting sustainable livelihoods among local communities. For example, agroforestry-promoting initiatives and conservation farming methods conserve the environment whilst improving agricultural productivity and food security. Also, the World Bank has supported the development of renewable energy promotion policies, carbon emissions reduction strategies, and biodiversity protection mechanisms. Investments have been directed towards renewability through such projects as solar and hydroelectric power generation to broaden clean energy access while

decreasing over-dependence on fossil fuels (Bhattacharyya, 2013; Zebra et al., 2021). Such moves are critical in alleviating energy problems besides promoting economic growth. To ensure that environmental considerations are cut across several sectors, the World Bank assists the Malawi government in incorporating environmental sustainability practices into development plans and policies. Resilience to climate-related shocks and stresses can be built by encouraging environmental sustainability; this, therefore, makes it essential for the World Bank to take up a role in these aspects towards Malawi.

1.4 Stakeholder Perceptions

Understanding stakeholder perceptions is crucial in assessing the impact of development interventions. Positive perceptions can facilitate smooth project implementation and enhance cooperation, while negative perceptions can lead to resistance and conflict (Dick-Sagoe et al., 2023). This is especially important regarding economic stability, as positive stakeholder attitudes towards organizations like the World Bank can adoptively trust and have confidence in development initiatives, ultimately contributing to a more stable financial environment. In the case of the World Bank's role in Malawi, it is vital to understand these perceptions to assess its involvement's effectiveness and identify areas for improvement (Chasukwa & Banik, 2019). The 2019 World Bank Country Opinion Survey for Malawi provides valuable insights into stakeholder perceptions of the World Bank's effectiveness, communication strategies, and overall contribution to the country's development goals (World Bank, 2019). This survey includes responses from various stakeholders, offering a comprehensive view of the World Bank's impact in Malawi.

CHAPTER 2: INTRODUCTION



Financial institutions, the World Bank inclusive, play a significant role in the development trajectories of low-income countries, and this subject debate remains an area of debate (Ravallion, 2016; Shin et al., 2017; Zhang et al., 2022). Located in the sub-Saharan region, Malawi remains one of the least developed countries and operates under the mercy of donors. Various development partners, WBG inclusive, play significant roles in the provision of financial aid, advice on policy and technical expertise to aid in the economic growth and development of countries like Malawi (Blanco & Carrasco, 1999; Borson, 2017; Herbert & Odeniyi, 2021) Understanding how stakeholders perceive the WBG interventions or functions in developing countries is crucial as they influence the bank's effectiveness. Therefore, this paper examines factors associated with these perceptions, specifically digging deep into the association between perceived sectors of development in Malawi and the World Bank's roles and effectiveness.

The World Bank Country Opinion Survey of 2019 provides a dataset that captures various stakeholders' opinions, viz government, development partners, private sectors, civil society organizations, and media personnel (Malawi, 2019). The survey, conducted in over 80 countries, provides valuable insights into the stakeholder's perceptions of the WBG's roles in Malawi's development, assesses the program's effectiveness, and sheds light on improvement areas. Examining the data provides a means to identify the strengths and weaknesses of the WBG operations and provides recommendations to enhance its engagement in the country. The current socio-economic context of Malawi, let alone adds complexity to analyze the stakeholder's perspective. Widespread poverty, food insecurity, limited access to healthcare services and education and climate change vulnerability are some of the significant challenges Malawi continues to face (Kafumbu, 2020; Machira et al., 2023; Mahembe & Odhiambo, 2021; Mambo et

al., 2016). The role of the WBG in Malawi is to address these challenges through the implementation of projects and programs aimed at building resilience, improving governance and ensuring the sustainability of the efforts (Blanco & Carrasco, 1999; Borson, 2017; Clemens & Kremer, 2016). It is imperative to understand that the success of these efforts in Malawi depends on stakeholder's support and buy-in.

An extensive literature on the stakeholder's perception of international institutions like the IMF and WBG highlights several factors associated with how their views are shaped. Some of these factors include the alignment of WBG programs alignment to national development (Ahmed, 2016; Batuo et al., 2018), trust in the institution, perceived relevance and impact of its projects, and inclusiveness of its process (Borson, 2017; Herbert & Odeniyi, 2021) Malawi's unique political and socio-economic dynamic interacts with how stakeholders perceive the WBG's roles and effectiveness.

This paper will contribute to the existing literature by further providing an in-depth analysis of various factors associated with stakeholders' perceptions towards the WBG in Malawi. We seek to assess stakeholders' perceptions of the World Bank's role in Malawi, identify factors influencing these perceptions among different groups, analyze variations across sectors and regions, and evaluate whether the perceived future development areas by the stakeholders correlate to their WBG ranking and effectiveness. The findings from this study have vital implications for both the WBG and other development partners who are carrying out their work in Malawi.

2. 1 Objective

The primary goal of our research is to investigate the factors related to stakeholder's perceptions, with a specific focus on exploring the connection between perceived areas of growth in Malawi and the roles and effectiveness of the World Bank.

2.1.1 Specific Objectives

The objectives of this study are to determine the main factors that affect stakeholders' perceptions of the World Bank's role and the effectiveness of its programs in Malawi and to investigate the relationship between stakeholders' perceptions of sectoral development in Malawi aimed at reducing poverty and the World Bank's overall role and effectiveness of its programs. The literature stresses the significance of stakeholder perceptions in affecting the efficacy of development activities. Factors like transparency, inclusiveness, and communication significantly impact how stakeholders evaluate the functionality and success of the WBG. The link between positive stakeholder engagement and excellent project outcomes in Malawi has been underscored (Chasukwa & Banik, 2019). Furthermore, stakeholder perspectives on sectoral development are emphasized, particularly regarding poverty reduction (Mahembe & Odhiambo, 2021; Page & Page, 2019).

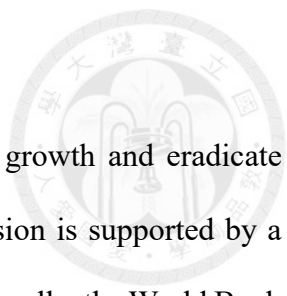
2.1.2 Research Questions and Hypothesis

Stakeholders in Malawi hold diverse perceptions regarding the overall role and effectiveness of World Bank programs in the country's development efforts. It is hypothesized that these stakeholders perceive the impact of these programs as significantly positive. Additionally, stakeholders vary in their opinions on which sectors, such as education, healthcare, agriculture, and financial markets, are most crucial for poverty reduction in Malawi. This diversity suggests

differing priorities and perspectives among stakeholders regarding factors essential for poverty alleviation in the nation.

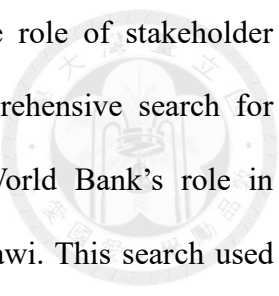


CHAPTER 3: LITERATURE REVIEW



The World Bank's overarching mission is to promote economic growth and eradicate poverty in less developed countries (Blanco & Carrasco, 1999). This mission is supported by a strategic blend of grants and loans designed to achieve its objectives. Additionally, the World Bank manages Trust Funds supported by donors in various sectors, including agriculture and rural development, financial markets, basic services such as health, education and energy (De & Becker, 2015). In the context of Malawi, the World Bank partners with the nation to reduce poverty and stimulate economic advancement. Through collaboration with the government, civil society, and developmental partners, the World Bank actively implements projects that promise significant value and transformation change for the country (World Bank, 2023). It is worth noting that the World Bank's role in the sustained growth of both developed and developing nations has been the subject of extensive research. While some acknowledge the World Bank's contributions, others express disappointment in its performance (Ravallion, 2016). Concerns about weak and unbalanced evaluations, both before and following implementation, as well as a lack of emphasis on evaluating the actual impact of poverty reduction measures, are included in the assessments (Muhumed & Gaas, 2016; Ravallion, 2016). These problems have presented obstacles to development endeavors, particularly in low-income nations (Amanda, 2019).

The literature review starts by examining existing studies on the effectiveness of World Bank programs in Malawi. It then defines stakeholder theory and its relevance to development projects, discussing the importance of stakeholder engagement in these initiatives. The review explores how such engagement can enhance project design and implementation, increase accountability and transparency, ensure sustainability and long-term impact, and empower capacity building. Additionally, it addresses sectoral analysis and priority setting, the impact of



sectoral investments, comparative studies on sectoral outcomes, and the role of stakeholder engagement. The initial stage of the literature review involved a comprehensive search for academic articles, reports, and other scholarly works related to the World Bank's role in development projects, stakeholder theory, and the specific context of Malawi. This search used academic databases such as Google Scholar, ProQuest, JSTOR, and the World Bank's publications. The selection criteria for the literature included relevance to the research question, recency, and credibility of the source. Priority was given to peer-reviewed journals, reports from reputable organizations, and books by experts. Each source was critically appraised for its research methodology, findings, and relevance to the issues at hand. The insights gathered enabled a detailed analysis of how different stakeholders in Malawi perceive World Bank-initiated projects and the factors that influence these perspectives.

3.1 A Comprehensive Review of the Effectiveness of World Bank Programs

The effectiveness of the World Bank in driving development in Malawi centers on the performance of various stakeholders. This analysis uncovers the factors influencing the country's development. The World Bank, in its pursuit of stability, plays a significant role by offering technical and financial assistance through numerous projects, including both loans and grants (Page & Page, 2019). According to a study conducted by (De & Becker, 2015) Foreign aid projects are categorized into key sectors like health, agriculture and rural development, financial markets, energy and education. Research in this area demonstrates the positive impact of foreign aid in reducing poverty and advancing the nation's development.

Despite being a major recipient of foreign aid, Malawi continues to experience extreme poverty (Amanda, 2019). Numerous studies have analyzed the Banks's role in Malawi's economic growth and gathered stakeholders' opinions (Mahembe & Odhiambo, 2021; Page & Page, 2019).

A study conducted by (The World Bank, 2020) explored the contribution of the World Bank to the economic development of Malawi, revealing a favorable impact on the country's economic growth, poverty reduction, and social development. However, the research highlighted that the Bank's policies and strategies were not consistently aligned with Malawi's national priorities, which generated criticism from certain stakeholders (Vordtriede, 2019; Zhang et al., 2022). Additionally, it is evident that despite foreign aid's intent to address poverty and economic challenges in Malawi, these objectives have not been fully achieved due to issues such as donor coordination, corruption, and mismanagement of donor funding (Amanda, 2019; De & Becker, 2015; Mahembe & Odhiambo, 2021).

The collaboration between the World Bank and other institutions has gained increasing importance, particularly in light of the global commitment to the 2030 Agenda for Sustainable Development Goals (SDGs) (Shin et al., 2017). The World Bank has been actively engaged in partnership with various entities, seeking to pull each organization's strength for the collective goal of sustainable development. Notable collaborations include joint initiatives with the International Monetary Fund (IMF) to harness complementary expertise, coordination, and policy alignment. These joint efforts have proved valuable in addressing macro-critical issues and enhancing the effectiveness of initiatives such as Heavily Indebted Poor Countries (HIPC) and Poverty Reduction Strategy Paper (PRSP) (Gutner, 2020).

Additionally, the World Bank also joins forces with key United Nations agencies, including United Nations Population Fund for Population Activities (UNFPA), United Nations Children's Fund (UNICEF), World Health Organization (WHO), Joint United Nations Program on HIV and AIDS (UNAIDS) and United Nations (UN). These partnerships strengthen health systems, improve service quality, and support effective reproductive, maternal, newborn and child

health (RMNCH) interventions. The collaborative efforts are geared towards advancing the health of communities and ensuring the successful implementation of these initiatives (World Health Organization, 2016).

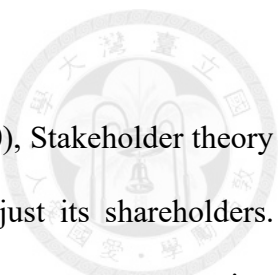
According to (Collins, 2011), Intergovernmental Organizations (IGOs) such as the World Bank, IMF, and World Trade Organization (WTO) also play a focal role in collaborations, particularly in diverse development projects, ranging from infrastructure (roads, dams, and electricity) to health and education, ultimately aimed at reducing poverty in developing countries. These partnerships increase the effectiveness of World Bank programs, contributing to broader and more impactful approaches to global development.

The review highlights the successes and limitations of the World Bank's involvement in Malawi. While the World Bank has played key roles in various areas, its development goals have not been fully achieved due to challenges such as misalignment with national missions, donor coordination issues, and corruption. Notably, the Bank's cooperation with other international agencies significantly boosts the effectiveness of its programs, suggesting the need for a comprehensive development strategy.

3.2 Stakeholder Theory and Its Relevance in Development Projects

Malawi's development is centered on the World Bank, which mandates undertaking projects that are tailored to enhance economic growth and alleviate poverty. However, these efforts can be successful if they are based on good economic principles and involve different groups of Malawians. This study will investigate stakeholder theory essential for understanding and managing the complex relationships between the World Bank's development initiatives in Malawi and their recipients.

3.2.1 Overview of Stakeholder Theory



As articulated by R. Edward Freeman (1984) (Freeman et al., 2010), Stakeholder theory presents that an organization can create value for all stakeholders, not just its shareholders. Regarding the World Bank's work in Malawi, stakeholders include government agencies, ministries, project management units, NGOs, private sector organizations, media, academia, and others. Each stakeholder holds a unique interest and expectation and has different levels of influence over the different project outcomes. The primary purpose of stakeholder theory is to encourage organizations to acknowledge and consider their existing stakeholders, whether internally or externally. It promotes understanding and managing stakeholder needs, wants, and demands as it also focuses on a holistic framework that goes beyond the focus of shareholders in decision-making making, which enables the organization to be strategic, maximize their value creation, and safeguard long-term success and sustainability (Mahajan et al., 2023). According to (Mitchell et al., 1997), they brought into existence the notion of stakeholder salience, which suggests that those with more power, legitimacy or urgency are much more influential in the decision-making process. Recognizing the different saliency levels among Malawian stakeholders is essential for the World Bank to prioritize its engagement efforts and manage conflict. It also assists in determining who the main actors are that can determine whether a development initiative succeeds or fails.

3.2.2 The Importance of Stakeholder Engagement in Development Projects

Stakeholder engagement in development projects is essential for the success and sustainability of programs designed to improve the quality of life in communities, depending on stakeholder participation in development projects (Mitchell et al., 1997). In Malawi, different

stakeholders are instrumental in ensuring development projects are aligned with a country's strategic goals and are responsive to the needs of the local population. Stakeholder engagement is an aspect of ethical and practical development (Mitchell et al., 2022). This is particularly relevant for the World Bank's work in Africa, particularly in Malawi, where projects have faced criticism for inadequate stakeholder engagement.

3.2.3 Enhanced Project Design and Implementation

Stakeholder engagement is important for enhancing the design and implementation of development projects. Projects can be better matched by including stakeholders from the beginning to fit local needs and conditions. For example, in agriculture projects, involving stakeholders such as non-government organizations (NGOs) and government agricultural extension services can provide insights into local farming practices and challenges. This data can be helpful when developing interventions that are more efficient and sustainable. For instance, incorporating traditional farming knowledge and practices enhances acceptance and impact.

Involving stakeholders like local health workers and community health committees in the health sector can ensure appropriate health initiatives that respond to local health challenges. Local health workers are essential for giving input on effective interventions and pressing needs while community health committees will help with mobilization of resources as well as support. This inclusive nature enables better tailoring of health programs to meet specific community needs, thereby enhancing their effectiveness and acceptability. Furthermore, communication systems and feedback mechanisms during implementations could be another important thing as they allow changes based on stakeholder inputs. It ensures that project flexibility is enhanced through an iterative process to respond to unforeseen challenges of changing circumstances. For instance,

consultative meetings led by representatives during implementation could be the best approach for ensuring development interventions' continued relevance and effectiveness.



3.2.4 Increased Accountability and Transparency

The stakeholder engagement process promotes accountability and transparency in development projects, essential for building trust. Stakeholder interaction is the key to open dialogue that implements openness and responsibility to ensure that development assistance reaches its intended recipients. The World Bank can encourage a culture of transparency by actively involving stakeholders in project planning, monitoring, and evaluation processes. World Bank's engagement model with the communities it serves through active stakeholder partnership is critical in building trust so that resources are utilized as expected, and project objectives are achieved. This trust is built through transparent project processes like regular public reporting and inclusive decision-making forums. Involvement of stakeholders in project oversight helps them hold project implementers accountable for their actions, thus reducing corruption risks, among other things. In sectors like health and education, transparency ensures vital services are essential. Involving beneficiaries in engaging with their views and feedback on different issues enhances accountability, among other things. This continuous feedback system quickly identifies problems when they occur, saving time on project timeframes. For example, health workers will identify shortfalls in healthcare services whenever there are any, which would otherwise lead to delayed interventions to improve service delivery (Akhmouch & Clavreul, 2016).

3.2.5 Sustainability and Long-Term Impact

Sustainability and long-term impact are critical goals for any development project. By engaging with stakeholders, these plans are created with a long-term perspective. The involvement

of stakeholders through the project life cycle helps identify potential challenges to sustainability, like environmental effects, social acceptability, and economic viability (Bahadorestani et al., 2020). In agriculture projects, for instance, engaging stakeholders such as small-scale farmers, local NGOs and government agriculture extension services can help ensure that interventions are sustainable and have a long-term impact. This makes agricultural projects less susceptible to environmental changes and better adapted to local conditions by integrating indigenous knowledge into them. Furthermore, continuous stakeholder engagement throughout the project lifecycle may help identify and respond to emerging concerns, enhancing intervention sustainability (Bahadorestani et al., 2020).

The involvement of local health workers, among others, is essential in ensuring that health initiatives are sustainable and have long-term impact. These projects lean on stakeholders, improving their relevance and health impact by involving them. Similarly, incorporating community health committees and patients ensures that the target population can access acceptable health services, thereby improving health outcomes while maintaining such interventions in the long run. Moreover, involving local capacities promotes institutional development, which is crucial in sustaining project benefits beyond the initial implementation phase. Through skills building among regional actors, the World Bank project aims to create a sense of ownership and responsibility, thus encouraging continued maintenance and improvement of project outcomes. Such commitment over time is integral towards attaining enduring development impacts that enhance holistic well-being within affected communities.

3.2.6 Conflict Resolution and Risk Management

Development projects often face various risks and conflicts, from resource allocation disputes to cultural misinterpretations. In connection with this, stakeholder involvement is essential for conflict resolution and management through the inclusive and participatory approach (Bahadorestani et al., 2020). Such a strategy enables planners to proactively target potential sources of conflict by involving stakeholders early, frequently, and throughout the project periods. This method helps avoid escalation of conflicts and allows all stakeholders to get their views heard when resolving any dispute. Risk management would be enhanced effectively when stakeholders engage and involve diverse opinions during the planning and implementation stages. Stakeholders know local aspects that pose challenges; therefore, effective risk mitigation strategies may be laid down by project planners. A good example is having leaders participate in infrastructure planning, which may help address land use concerns leading to displacement and reduce community resistance.

3.2.7 Empowerment and Capacity Building

Stakeholder involvement is one of the most critical aspects of development work, underscoring the significance of empowerment and capacity building in development projects. Development projects empower local communities and institutions when planning, implementing, and evaluating processes involving key stakeholders. Such empowerment is vital for creating a sense of responsibility and ownership, thus ensuring development interventions' long-term success and sustainability. Various capacity-building initiatives, such as training programs, workshops, and technical assistance, can be implemented to improve the ability of local stakeholders to manage and sustain project outcomes. A good example is training local farmers on sustainable agriculture

and livelihoods. Similarly, empowering local health workers would lead to better healthcare services and better health outcomes among citizens. Education projects should include teachers, students and many others involved so that teaching programs can be tailored to meet community-specific needs. This can stand at the receiving end and provide valuable insights about how they are learning about its improvement suggestions. By doing this, the World Bank can develop projects that increase education quality, school enrolment, and overperformance (Akhmouch & Clavreul, 2016).

3.3 Summary of Literature

This literature review highlights the importance of stakeholder engagement in the realization and sustainability of World Bank development projects in Africa, with recognition of the case of Malawi. Effective stakeholder participation ensures that initiatives are aligned with local aspirations and maximizes their design, implementation, and long-term impact. Inadequate infrastructure, restricted market access, inadequate health care and weak regulatory framework in key sectors such as agriculture, health, schools, electricity, and financial markets highlight the need for their participants to emphasize inclusive participation. Transparency, accountability, and ownership are implemented through the involvement of multiple stakeholders, including communities, authority bodies, NGOs and financial institutions, which are crucial to overcoming these challenges and sustainable development is achieved, promoting governance equity, supporting risk management, and ultimately contributing to fitness within the universal communities involved.

3.4 Conceptual Framework

The literature demonstrates that the success of the various financial institutions, development partners included, largely depends on their relationship with stakeholders. Stakeholders' trust in the institution, perceived relevance and impact of its projects, and inclusiveness of its process are some factors that influence their perception. In this study, we looked at how different perceived areas of development (i.e., health, agriculture, energy, and education) are associated with the overall ranking of the WBG and its program effectiveness. Furthermore, we examined the stakeholders' sociodemographic and WBG interaction factors related to the overall ranking and effectiveness of the WBG in Malawi. The conceptual model in Figure 1 below demonstrates the association we examined and how the factors considered were linked.

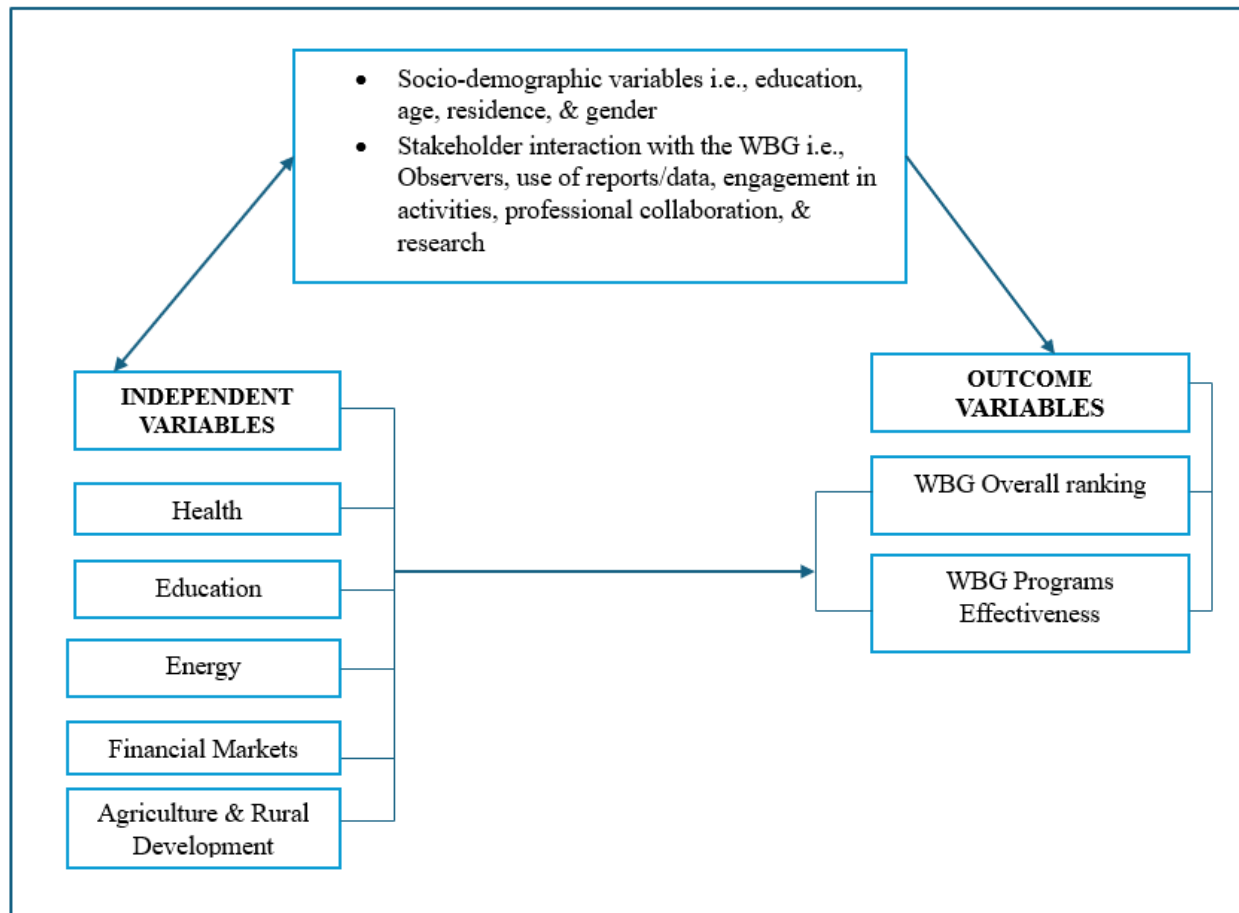


Figure 1 Conceptual framework of the study

CHAPTER 4: RESEARCH METHODOLOGY

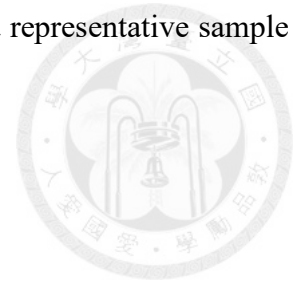


4.1 Study Design and Participation

The primary goal of this study was to establish the link between five projected core development areas contributing to poverty reduction in Malawi and the overall functional ranking of the World Bank Group (WBG) and its perceived program effectiveness in Malawi. Furthermore, the study investigated sociodemographic factors associated with the perceived overall ranking and effectiveness of the World Bank programs in Malawi. A cross-sectional study design was used to evaluate the primary and preliminary objectives, employing data from Malawi's 2019 World Bank Group (WBG) Opinion Survey. The WBG Country Opinion Surveys are conducted to understand better how various stakeholders perceive the role of the World Bank in Malawi. It serves as a systematic point for providing national and local views on the general environment in Malawi and the overall attitude towards the WBG in Malawi.

A total of 500 stakeholders were contacted to complete the survey from April to June 2019, with 254 responding to the invitations. The survey sample comprised representatives from the Office of the President, the Prime Minister, the office of a Minister, the office of a Parliamentarian, ministries/ministerial departments/implementation agencies, Project Management Units (PMUs) overseeing the implementation of WBG projects, consultants/contractors working on WBG-supported projects/programs, local governments, bilateral and multilateral agencies, private sector organizations, the financial sector/private banks, private foundations, NGOs and community-based organizations, the media, independent government institutions, trade unions, faith-based groups, youth groups, academia/research institutes/think tanks, the judiciary branch, and other organizations. The contacted participants

were asked to participate willingly in the study, which was composed of a representative sample of the whole country.



4.2 Study Variables

4.2.1 Data Collection

The data for this study comes from the 2019 World Bank Group (WBG) Country Opinion Survey Program, conducted in 42 countries worldwide. This survey systematically measures and monitors the perspectives of the Bank's stakeholders in client countries. The data is freely accessible on the WBG website following the terms of use. The survey was conducted from April to June, with a sample size of 500 stakeholders, of which 254 participated, representing a response rate of 51%. Participants came from various stakeholder groups, including government agencies, ministries, project management units, NGOs, private sector organizations, media, academia, etc. Respondents received the questionnaires via an online survey platform or courier service and returned them after completion. Although the response rate was relatively low, the data provides insight into how stakeholders perceive the role of the World Bank in Malawi.

4.2.2 Outcome Variables

We computed two primary outcomes for the study: (1) WBG's overall ranking and (2) the effectiveness of World Bank programs in Malawi. The World Bank defined effectiveness as the evaluation of how the economy (funds, expertise and time) was used to achieve project outcomes (World Bank Group, 2019). Each participant in the survey was required to provide an overall evaluation of the World Bank's contributions to Malawi. The variable "WBG overall ranking" was computed by combining responses to two questions: (1) *"Overall, how significant a contribution do you believe the World Bank Group's knowledge work and activities make to development results*

in your country?" and (2) "Overall, how would you rate the technical quality of the World Bank Group's knowledge work and activities?" These were ranked on a scale from 1 to 10, with 1 being "not significant at all" and 10 being "very significant." We then computed a binary variable, classifying those with a combined score below 7 as "not satisfied" and those with a score of 7 or above as "satisfied." Similarly, for the outcome variable "effectiveness of World Bank programs in Malawi," we computed a binary outcome from the question, "Overall, please rate your impression of the World Bank Group's effectiveness in Malawi (1-Not effective at all, 10-Very effective)." Responses with a score less than 6 were coded as "not effective," while scores of 6 and above were coded as "very effective." The cut-off values were predetermined based on the criteria reported in the WBG Opinion Survey Report 2019.

4.2.3 Independent Variables

The predictor or independent variable in the study consisted of five projected core development areas that were believed to contribute to poverty reduction in Malawi, as well as the overall functional ranking of the World Bank Group (WBG). These core areas included health, education, energy, financial markets, and agricultural and rural development. Each participant in the survey was asked to identify the sections they perceived as key areas for reducing poverty in Malawi's development. The question posed was, "Poverty reduction is a broad term encompassing work in many different areas. Which areas of development listed below do you believe would contribute most to reducing poverty in Malawi?" Each respondent provided a "Yes" or "No" answer for each development area.

4.2.4 Covariates

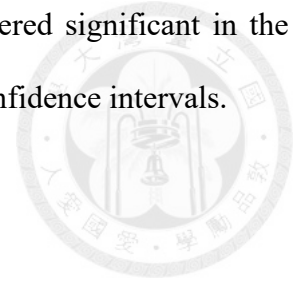
Two levels of covariates were considered in this study. The first level included stakeholders' personal sociodemographic variables, and the second level included stakeholders'

interactions with the WBG. The sociodemographic variables included gender (Female or Male), region of residence (Northern Region, Central Region, Southern Region), age groups in years (<35, 36-45, 46-55, 56 and above), and education level (Education Specialists or Other). The secondary level factors included having been an observer at the World Bank (yes/no), use of WBG data/reports (yes/no), engagement in WBG-sponsored events/activities (yes/no), professional collaboration with WBG (yes/no), use of the WBG website for information/data/research (yes/no), and level/frequency of interaction with WBG (once or more a year, once a month, or never).

4.3 Statistical Analysis

IBM Statistical Package for Social Sciences (SPSS) version 23 was used for all statistical analyses (IBM SPSS, Chicago, IL, USA). Descriptive statistics were presented as bar charts and distributions for the outcome and independent variables. Furthermore, we used chi-square statistics to examine the distribution of sociodemographic and WBG interaction variables for overall ranking (satisfied or not) and WBG effectiveness (effective or not). Logistic regression models were employed to examine the relationship between the overall ranking and effectiveness of the World Bank and the perceived core five areas of development to reduce poverty in Malawi. We constructed four models in the final analyses: the null model, model 2, adjusted for individual-level factors; model 3, adjusted for factors linked with WBG interaction; and model 4, adjusted for variables controlled in models 2 and 3. In the univariate models, all independent variables were examined and deemed sufficient for inclusion in the multivariable models. We did not exclude any variables with a p-value higher than 0.1 due to the importance of the factors. We created four final models, starting with a null model, then adjusting for sociodemographic variables only, stakeholders' interaction with the World Bank, and finally including both covariate levels in the

final model. All associations with a p-value of 0.05 or less were considered significant in the multivariable models, and we reported odds ratios (OR) with their 95% confidence intervals.



CHAPTER 5: RESULTS

5.1 Stakeholders assessment of the world bank

Of the 254 participants enrolled in the study, the findings demonstrated that 55.9% of the participants who ranked WBG programs in Malawi considered the programs effective, while 46.5% were satisfied with the overall work of the WBG in Malawi (see Figure 2).

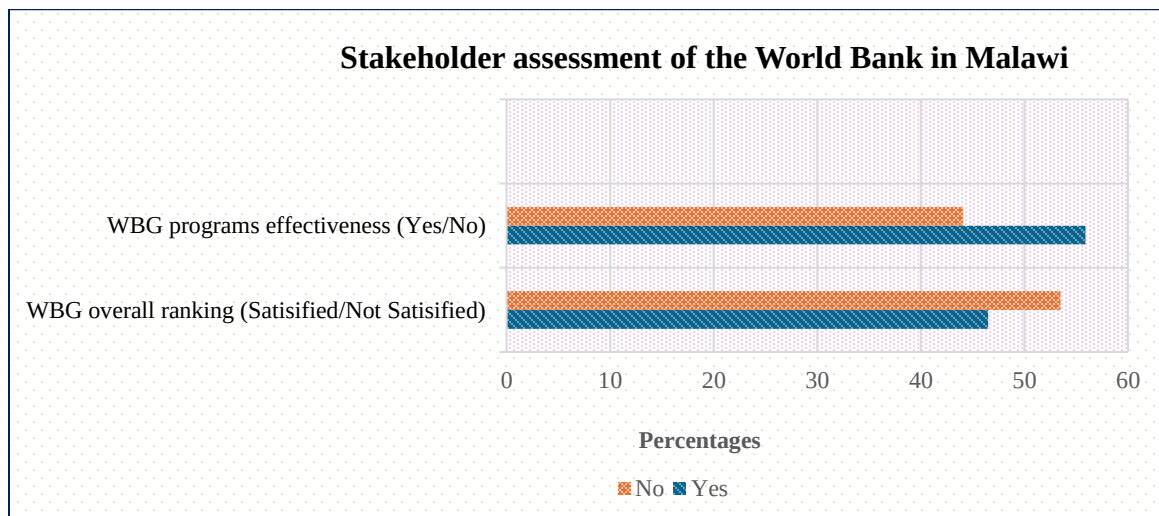


Figure 2: Stakeholders assessment of the World Bank functions in Malawi in 2019

Furthermore, the results demonstrated that among those who were not satisfied with the role of the WBG in Malawi, agriculture and rural development (29.8%), energy sector revitalization (26.6%), and education (25.8%) were identified as significant sectors for improving poverty reduction. Conversely, those who were satisfied with the overall functions of the WBG in Malawi ranked education (31.6%) as the most critical sector to aid in poverty reduction. Regardless of whether participants ranked WBG programs as effective in Malawi, education, agriculture, rural development, and energy sectors were seen as vital for poverty reduction (see Table 1).

Cronbach's alpha values to estimate the internal reliability of the scale used to measure the selected independent variables were calculated. The results showed that the scale had an acceptable level of internal consistency, with values ranging from 0.7 to 0.9 (see Table 2).

Table 1: World Bank Ranking and Effectiveness by Development Priority Sectors in Malawi

Variables	WBG overall ranking		WBG Effectiveness	
	Satisfied [n (%)]	Non-satisfied [n (%)]	Effective [n (%)]	Non-Effective [n (%)]
Health				
Yes	18 (15.4%)	11 (8.9%)	16 (14.2%)	10 (9.3%)
No	99 (84.6%)	113 (91.1%)	97 (85.8%)	97 (90.7%)
Education				
Yes	37 (31.6%)	32 (25.8%)	33 (29.2%)	31 (29.0%)
No	80 (68.4%)	92 (74.2%)	80 (70.8%)	76 (71.0%)
Energy				
Yes	18 (15.4%)	33 (26.6%)	22 (19.5%)	28 (26.2%)
No	99 (84.6%)	91 (73.6%)	91 (80.5%)	79 (73.8%)
Financial markets				
Yes	3 (2.6%)	1 (0.8%)	3 (2.7%)	1 (0.9%)
No	114 (97.4%)	123 (99.2%)	110 (97.3%)	106 (99.1%)
Agriculture and rural development				
Yes	26 (22.2)	37 (29.8)	28 (24.8%)	30 (28.0%)
No	91 (77.8)	87 (70.2)	85 (75.2%)	77 (72.0%)

Table 2: Test for Internal Consistency and Reliability of the Independent Variable's Scales

Factor	Cronbach's Alpha	Cronbach's Alpha if items deleted	
		Deleted Item	Cronbach's Alpha
Health	0.866	Health	0.690
Education	0.713	Education	0.790
Energy	0.692	Energy	0.724
Financial markets	0.889	Financial markets	0.631
Agriculture and rural development	0.682	Agriculture and rural development	0.638

5.2 Distribution and Association Between Stakeholder's Characteristics and WBG Ranking and Effectiveness.

Chi-square statistics were used to examine the distribution of sociodemographic and WBG interaction variables for overall ranking (satisfied or not) and WBG effectiveness (effective or not). Significant differences ($p < 0.05$) were observed among the sociodemographic variables for gender and education. Among the WBG interaction variables, significant differences were observed for WBG data observers, use of the WBG website for information/data/research, and level/frequency of interaction with WBG between those satisfied and not satisfied with the overall WBG ranking. Furthermore, males (79.5%) from the central region (69.8%) who were not WBG observers (77.0%) were more likely to report satisfaction with the overall function of the World Bank in Malawi. The results further demonstrated significant differences between the variables of age groups, education level, WBG observer status, and level/frequency of interaction with the WBG. Those who interacted with the WBG once or more per year (51%), did not use the WBG website for data or research (72.1%), were not education specialists (82.3%), aged 46-55 years old (43.4%), and males (77.7%) were more likely to report that programs by the World Bank were effective in Malawi (see Table 3)

The univariate analysis of the association between stakeholders' characteristics and the WBG overall ranking revealed that males, compared to females [$rOR=1.18$, 95% CI (1.06-2.18)], were more likely to report being satisfied with the WBG activity ranking. Similarly, education specialists [$rOR=1.58$, 95% CI (1.08-3.23)], WBG observers [$rOR=1.34$, 95% CI (1.07-2.42)], users of WBG Reports/Data [$rOR=1.11$, 95% CI (1.06-1.79)], and those who used the WBG website for information/data/research [$rOR=1.28$, 95% CI (1.07-2.33)] were more likely to report satisfaction with the WBG overall ranking in terms of its function in Malawi.

Table 3: Distribution of the Study Characteristics by Stakeholders WBG Overall Ranking and Effectiveness

Variables	WBG overall ranking		P-value*	WBG Effectiveness		P-value*
	Satisfied (n/%)	Non-satisfied (n/%)		Effective (n/%)	Non-Effective (n/%)	
Stakeholder’s social demographic variables						
Gender			0.047			0.531
Female	24 (20.5%)	29 (23.4%)		25 (22.10%)	20 (18.70%)	
Male	93 (79.5%)	95 (76.6%)		88 (77.90%)	87 (81.30%)	
Region of Residence			0.991			0.971
Northern Region	7 (6.0%)	8 (6.5%)		7 (6.30%)	7 (6.60%)	
Central Region	81 (69.8%)	85 (69.1%)		79 (70.50%)	73 (68.90%)	
Southern Region	28 (24.1%)	30 (24.4%)		26 (23.20%)	26 (24.50%)	
Age Groups (Years)			0.521			0.048
<35	8 (6.8%)	8 (6.5 %)		8 (7.10%)	7 (6.60%)	
36-45	31 (26.5%)	40 (32.5%)		35 (31.00%)	34 (32.10%)	
46-55	53 (45.5%)	57 (46.3%)		49 (43.40%)	50 (47.20%)	
56 and above	25 (21.4%)	18 (14.6%)		21 (18.60%)	15 (14.20%)	
Education Level			0.049			0.019
Education Specialists	21 (18.1%)	15 (12.3%)		20 (17.70%)	12 (11.40%)	
Other	95 (81.9%)	107 (87.7%)		93 (82.30%)	93 (88.60%)	
Stakeholders Interaction with WBG						
WBG Observer			0.046			0.004
Yes	26 (23.0%)	34 (28.6%)		18 (16.2)	34 (33.0%)	
No	87 (77.0%)	85 (71.4%)		93 (83.8%)	69 (67.0%)	
WBG Reports/Data			0.051			0.471
Yes	32 (28.3%)	34 (28.6%)		34 (30.60%)	26 (25.20%)	
No	81 (71.7%)	85 (71.4%)		77 (69.40%)	77 (74.80%)	
Engage in WBG Sponsored events/Activities			0.262			0.073
Yes	46 (40.7%)	40 (33.6%)		49 (44.10%)	33 (32.00%)	
No	67 (59.3%)	79 (66.4%)		62 (55.90%)	70 (68.00%)	
Professional Collaboration			0.412			0.641
Yes	41 (36.3%)	37 (31.1%)		40 (36.00%)	34 (33.00%)	
No	72 (63.7%)	82 (86.9%)		71 (64.00%)	69 (67.00%)	
Use WBG website for Information/Data/Research			0.041			0.664
Yes	26 (23.00%)	33 (27.7%)		31 (27.90%)	26 (25.20%)	
No	87 (77.0%)	86 (72.3%)		80 (72.10%)	77 (74.80%)	
Level/Frequency of Interaction with WBG			0.048			0.051
Once or more a year	52 (49.1%)	58 (53.7%)		52 (51.00%)	53 (54.6%)	
Once or more a month	37 (34.9%)	24 (22.2%)		38 (37.3)	23 (23.7%)	
Never	17 (16.00)	26 (24.1%)		12 (11.8%)	21 (21.6%)	

*p-value from Chi-Square tests, bold means significant i.e., $p < 0.05$

Additionally, a positive association between the assessment of WBG effectiveness and those aged 56+ years compared to those aged under 35 years [rOR=1.25, 95% CI (1.17-4.10)], WBG observers [rOR=2.55, 95% CI (1.33-4.88)], and education specialists compared to others [rOR=1.67, 95% CI (1.17-3.60)] was observed. Those with a low frequency of interaction with the WBG were less likely to report being satisfied with the overall functions of the World Bank, including its effectiveness (see Table 4). In the multivariable models, gender, educational level, being a WBG observer, use of WBG reports, and use of the WBG website for information remained significant predictors for reporting satisfaction with WBG's overall ranking. Similarly, WBG effectiveness was positively associated with educational level and being a WBG observer (see Table 5).

Table 4: Univariate Regression between Stakeholder's Characteristics and WBG's Overall Ranking and Effectiveness

Variables	WBG overall ranking		WBG Effectiveness	
	rOR	95% CI	rOR	95% CI
Stakeholders' social demographic variables				
Gender (ref=Female)	1.18	1.06-2.18	0.81	0.42-1.56
Region of Residence (ref=Northern Region)				
Central Region	1.09	0.38-3.14	1.08	0.36-3.23
Southern Region	1.07	0.34-3.33	1.00	0.31-3.26
Age Groups (Years) (ref=<35 years)				
36-45	0.78	0.26-2.30	0.91	0.29-2.76
46-55	0.93	0.33-2.65	0.86	0.29-2.55
56 and above	1.39	0.44-4.40	1.25	1.17-4.11
Education Level (Educational Specialist Vs Other)	1.58	1.08-3.23	1.67	1.17-3.60
Stakeholder's Interaction with WBG				
WBG Observer (ref=No)	1.34	1.07-2.42	2.55	1.33-4.88
WBG Reports/Data (ref=No)	1.11	1.06-1.79	0.77	0.42-1.40
Engage in WBG Sponsored events/Activities (ref=No)	0.74	0.43-1.26	0.60	0.34-1.04
Professional Collaboration (ref=No)	0.80	0.46-1.37	0.90	0.50-1.54
Use WBG website for Information/Data/Research (ref=No)	1.28	1.07-2.33	0.90	0.47-1.60
Level/Frequency of Interaction with WBG (ref= Once or more a month)				
Once or more a year	0.42	0.19-0.94	0.35	0.14-0.83
Never	0.58	0.31-0.98	0.59	0.13-0.87

***rOR**: Relative Odds Ratio; **WBG**: World Bank Group; **95% CI**: 95% Confidence Interval; *Bold means p-value <0.05*

Table 5: Multivariable Regression between Stakeholder's Characteristics and WBG Overall and Effectiveness*

Variables	WBG overall ranking			WBG Effectiveness		
	OR	95% CI		OR	95% CI	
Stakeholders' social demographic variables						
Gender (ref=Female)	1.13	1.041	1.71	0.56	0.24	1.27
Region of Residence (ref=Northern Region)						
Central Region	1.27	0.32	4.97	1.29	0.62	3.62
Southern Region	1.30	0.31	5.50	1.25	0.50	2.83
Age Groups (Years) (ref=<35 years)						
<i>36-45</i>	0.76	0.23	2.48	1.03	0.30	3.58
<i>46-55</i>	0.74	0.24	2.35	0.82	0.25	2.77
<i>56 and above</i>	1.22	0.34	4.39	1.58	1.41	6.17
Education Level (Educational Specialist Vs Other)	1.07	1.03	1.64	1.41	1.15	1.56
Stakeholder's Interaction with WBG						
WBG Observer (ref=No)	1.31	1.05	3.34	1.49	1.18	3.40
WBG Reports/Data (ref=No)	1.09	1.05	2.36	1.43	0.64	3.20
Engage in WBG Sponsored events/Activities (ref=No)	1.38	0.60	3.15	1.55	0.66	3.65
Professional Collaboration (ref=No)	1.13	0.51	2.51	1.14	0.51	2.56
Use WBG website for Information/Data/Research (ref=No)	1.26	1.06	2.85	2.16	0.91	5.13
Level/Frequency of Interaction with WBG (ref= Once or more a month)						
<i>Once or more a year</i>	0.41	0.16	1.06	0.38	0.13	0.91
<i>Never</i>	0.61	0.30	1.22	0.55	0.26	1.14

*Models based on a stepwise regression; **OR**: Odds Ratio; **WBG**: World Bank Group; **95% CI**: 95% Confidence Interval;

5.3 Association Between Projected Sectoral Development Towards Poverty Reduction in Malawi and Stakeholders WBG Overall Ranking and Effectiveness

For the four models created, the null/unadjusted models revealed that those who indicated health [rOR=1.87, 95% CI (1.42-4.15)] and education [rOR=1.33, 95% CI (1.16-2.33)] as priority areas were more likely to rank the WBG as satisfying. Similarly, selecting the health sector [rOR=1.60, 95% CI (1.20-3.70)] was positively associated with the overall ranking of the World Bank's function in Malawi. Conversely, priority areas like energy [rOR=0.50, 95% CI (0.26-0.75)] and agriculture and rural development [rOR=0.67, 95% CI (0.38-0.90)] were inversely associated with satisfaction with the overall WBG ranking. Similarly, WBG program effectiveness was inversely associated with poverty reduction priorities in energy [rOR=0.682, 95% CI (0.362-0.87)]

and agricultural and rural development [rOR=0.845, 95% CI (0.464-0.93)]. Model 2 results demonstrated that, apart from the association between the agricultural and rural development priority and the WBG overall ranking being attenuated to none after adjusting for individual-level factors, the other associations remained significant and in the same direction. The same was observed for the associations between priority areas of health, energy, and agricultural and rural development with WBG program effectiveness. In model 3, for WBG's overall ranking and WBG effectiveness, the only priority areas maintaining its association were agriculture and rural development. No association was observed between the WBG overall ranking and effectiveness when both individual and WBG interaction variables for the participants were adjusted (see Table 6).

Table 6: Association between Projected Sectoral Development towards Poverty Reduction in Malawi and Stakeholders WBG Overall Ranking and Effectiveness*

Variables	Model 1 [†]			Model 2 [†]			Model 3 [†]			Model 4 [†]		
	rOR	95% CI		aOR	95% CI		aOR	95% CI		aOR	95% CI	
WBG overall ranking												
Health (ref=No)	1.87	1.42	4.15	1.55	1.30	3.80	2.60	0.95	7.14	2.34	0.82	6.69
Education (ref=No)	1.33	1.16	2.33	1.05	1.02	1.96	0.92	0.47	1.82	0.87	0.43	1.75
Energy (ref=No)	0.50	0.26	0.75	0.51	0.26	0.99	0.49	0.24	1.02	0.49	0.23	0.88
Financial markets (ref=No)	3.24	0.33	5.66	2.87	0.29	8.87	2.59	0.24	27.73	2.71	0.25	9.31
Agriculture and rural development (ref=No)	0.67	0.38	0.90	0.71	0.39	1.32	0.55	0.28	0.96	0.58	0.29	1.16
WBG Effectiveness												
Health (ref=No)	1.60	1.20	3.70	1.54	1.11	3.93	1.64	0.61	4.40	1.79	0.63	5.10
Education (ref=No)	1.011	0.565	1.81	0.86	0.45	1.65	0.98	0.49	1.99	0.79	0.37	1.68
Energy (ref=No)	0.682	0.362	0.87	0.71	0.37	0.81	0.48	0.23	1.00	0.47	0.22	1.03
Financial markets (ref=No)	2.891	0.296	8.31	2.78	0.27	8.06	2.14	0.20	3.16	2.34	0.21	5.66
Agriculture and rural development (ref=No)	0.845	0.464	0.93	0.91	0.48	0.98	0.74	0.37	0.88	0.80	0.38	1.65

* **rOR**: Relative Odds Ratio; **aOR**: Adjusted Odd Ratio; **WBG**: World Bank Group; **95% CI**: 95% Confidence Interval; *Bold means p-value < 0.05*

[†] Logistic Regression Models; **Model 1**: Null model or unadjusted; **Model 2**: Adjusted for Gender, Region of Residence, Age Groups (Years), Education Level; **Model 3**: Adjusted for Stakeholders Interaction with WBG (Observer, Reports/Data, Engage in Sponsored events/Activities, Professional Collaboration, Use world banks website for Information/Data/Research, Level/Frequency of Interaction with the world bank); **Model 4**: Adjusted for variables controlled in model 2 and 3.

CHAPTER 6: DISCUSSION



6.1 Effectiveness and Satisfaction with the WBG

The study involved 254 participants who evaluated the effectiveness and satisfaction with World Bank Group (WBG) programs in Malawi. The results highlight the perceptions of these participants on the effectiveness and impact of WBG initiatives in several key sectors, with a particular focus on poverty reduction. A majority of 55.9% of participants considered the WBG programs effective, indicating that over half of the stakeholders in Malawi perceive the WBG's efforts as impactful. However, only 46.5% of participants reported overall satisfaction with the functions of the WBG. This lower satisfaction rate, compared to the effectiveness rating, suggests that some participants had reservations about the overall performance or approach of the WBG. Similar to the findings in this study, previous studies have also indicated that the overall function of the World Bank in developing countries remains unclear. Furthermore, their aid is often attached to conditions that are not suitable for the microeconomic conditions of the local countries they serve (Chasukwa & Banik, 2019; Dick-Sagoe et al., 2023).

It is essential, however, to note that despite the variation in satisfaction levels, there was a consensus among the parties on the importance of the three sectors: education, agriculture, rural development, and energy, for poverty reduction. This commonality indicates broad recognition of these areas as critical levers for improving livelihoods and reducing poverty in Malawi. These findings are in line with previous recommendations from case studies on the energy sector (Ehiazé Augustine et al., 2023; Eko & Paul, 2021) and agriculture (Food et al., 2017) Improvement in Malawi.

6.2 Stakeholder's Characteristics and WBG Ranking and Effectiveness.

The findings of this study highlight critical sociodemographic and interaction-based determinants of stakeholders' satisfaction and perceived effectiveness of World Bank Group (WBG) programs in Malawi. Notably, gender emerged as a significant factor, with males showing higher satisfaction levels than females. This may reflect several factors: firstly, the disproportionate distribution of the study sample regarding gender, and secondly, differing expectations or experiences with WBG programs. This suggests a need for gender-sensitive approaches in program design and implementation. This necessity is also evident in the most recent WBG strategic plans, which aim to further improve gender equality across all their functions and activities (World Bank Group, 2023).

Regional differences were also notable, with stakeholders from the central region expressing greater satisfaction. Given that most WBG funding is funneled through state structures, regional disparities in satisfaction were expected (Chasukwa & Banik, 2019; De & Becker, 2015). Aid distribution often relies on existing structures, which can be controlled by the same individuals, making it challenging to redirect development efforts to other regions. This central region satisfaction might reflect a higher impact or visibility of WBG activities there, indicating that geographically tailored interventions are crucial to addressing specific local needs and challenges. Furthermore, the higher satisfaction in the central region might also be due to the concentration of stakeholders within the capital of Malawi or their affiliation with organizations operating primarily in central Malawi.

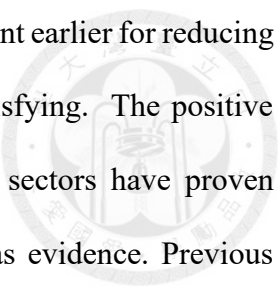
Education and age remain two vital determinants directly affecting how individuals or stakeholders evaluate a specific institution, including the WBG in Malawi. Education level played a significant role, with education specialists more likely to report satisfaction and effectiveness.

This could be due to their better understanding of the programs' goals and impacts. This indicates that educating and informing stakeholders about WBG activities can lead to more favorable perceptions. Age differences revealed that older stakeholders, mainly those aged 46-55 and 56+, were more likely to perceive WBG programs as effective. This might reflect the accumulated experience and a long-term perspective on development initiatives, detailing the need for stakeholders with experience to give feedback and provide vital insights on the WBG program's long-term impacts.

The WBG considers its role as a social corporate responsibility and emphasizes that stakeholder interaction is vital in all its operations (Bazbauers, 2018; Borson, 2017; Herbert & Odeniyi, 2021). This study demonstrated that those who interacted with the World Bank were more likely to rank the WBG as both overall functional its ranking and effective. Specifically, those who interacted frequently with the World Bank used its website for information and worked as observers of the WBG highly perceived its activities with satisfaction and effectiveness. This details the value of transparency, accessibility, and active engagement, which promotes a positive attitude toward the function of the World Bank.

6.3 Impact of Priority Areas on WBG Satisfaction and Effectiveness

The main goal of this study was to investigate whether the various priority areas identified by survey participants relate to their perceptions of the World Bank Group (WBG) in Malawi. The WBG implements diverse projects tailored to address specific challenges in their operating countries (Bazbauers, 2018; Clemens & Kremer, 2016). The World Bank has played a central role in implementing development projects in various sectors, such as energy, health, education, and agricultural development. The results observed in this study demonstrated bidirectional associations with the overall ranking of the World Bank's effectiveness in Malawi.



Participants who prioritized health and education as vital development earlier for reducing poverty in Malawi were more likely to rate the WBG performance as satisfying. The positive association could be explained by the fact that WBG activities in these sectors have proven productive for the stakeholders in Malawi, and they are visible impacts as evidence. Previous studies have demonstrated that the WBG in development has tremendously contributed to projects such as education and agriculture (Herbert & Odeniyi, 2021; Ravallion, 2016; Sending & Lie, 2015). The World Bank Group (WBG) is renowned for its projects aimed at alleviating poverty in the most rural and underserved communities (Borson, 2017). These initiatives often include constructing schools and healthcare centers, crucial for improving access to education and health services. Additionally, the WBG implements social cash transfer programs, providing financial assistance to marginalized or disadvantaged individuals and families within these communities. By focusing on these areas, the WBG strives to enhance the quality of life and create more equitable opportunities for those living in poverty.

Conversely, selected priorities in the energy sector and agricultural development were inversely associated with overall satisfaction with the World Bank Group (WBG). A general interpretation of this observed association could be that stakeholders feel less satisfied with the WBG's efforts in these sectors, possibly due to perceived inadequacies compared to health and education. However, it is crucial to commend the WBG for its various projects in Malawi's energy and agricultural sectors. The WBG proudly funds Malawi's rural electrification projects, energy improvements through the Malawi Millennium Challenge Corporation, and various irrigation schemes in Malawi through its stakeholders (Vordtriede, 2019). Previous studies have critiqued support for various projects from the World Bank as both developmental and retrogressive. It has been highlighted that funding often comes from the World Bank through channels that are

considered untrustworthy, making it less likely to be delivered or sustainably transitioned to the communities in need (Muhumed & Gaas, 2016; Ravallion, 2016; Shin et al., 2017; Zhang et al., 2022). The debate on whether aid from the World Bank reduces poverty continues, with various schools of thought (Zhang et al., 2022). Similar patterns are observed for the perceived effectiveness of WBG programs. Thus, those prioritizing poverty reduction in energy and agriculture/rural development were negatively associated with perceived program effectiveness. Plausibly, respondents may have perceived the programs as less impactful or less successful in achieving their intended goals compared to other sectors.

The results further demonstrated that adjusting for both individual and interaction-level variables attenuated the association to null. This may indicate that certain individual and interaction-level factors significantly influence the perceptions of the survey participants and should, therefore, be considered.

6.4 Strengths and Limitations

This study had both strengths and limitations. We conducted a comprehensive analysis of the association between areas of prioritization and overall satisfaction and effectiveness of the World Bank Group (WBG), using robust multi-model approaches to validate the findings. Additionally, we examined specific sectors aligned with the Malawi 2063 development agenda, including health, mechanization of agriculture and rural development, energy, and education. We also adjusted for confounders that could influence the selection of priority areas and perceived satisfaction and effectiveness in the final models constructed. Furthermore, this study provides context-specific insights vital for tailoring to local needs and priorities.

Despite the strengths mentioned above, the study had some limitations. Its cross-sectional nature limits the ability to infer causality. Additionally, the reliance on self-reported data may introduce bias, as respondents' perceptions can be influenced by their personal experiences, biases, and current circumstances. Furthermore, the findings in this study are specific to Malawi and thus lack generalizability to other contexts without considering local differences. Even though we adjusted for individual-level factors and interaction variables in the final models, there may be other unmeasured variables that influence perceptions of the WBG.

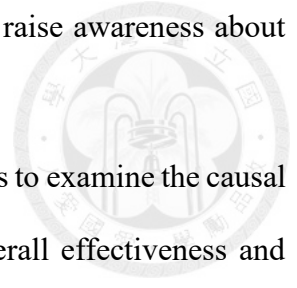
6.5 Conclusion

This study demonstrated that stakeholders' satisfaction with the World Bank Group (WBG) varies significantly across different priority areas in Malawi. The priority areas of health and education were viewed positively, while energy, agriculture, and rural development were perceived less favourably. Importantly, these findings highlight the need for the WBG to sustain its efforts in successful sectors while addressing challenges and revising strategies in areas where satisfaction is lower. A vital step forward is engaging stakeholders and conducting further research to enhance the overall effectiveness and satisfaction with WBG activities in Malawi.

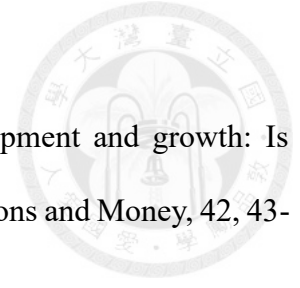
6.6 Recommendation

- Allocate additional resources and attention to the health and education sectors, where the WBG's efforts are perceived positively.
- The WBG should thoroughly review strategies and interventions in the energy and agriculture/rural development sectors.
- It is vital to involve local stakeholders, including communities and government entities, in designing, implementing, and monitoring WBG programs.

- The WBG in Malawi should initiate communication campaigns to raise awareness about its activities, especially in sectors with lower satisfaction ratings.
- Allocate resources for further qualitative exploratory research studies to examine the causal associations underlying stakeholder perceptions of the WBG's overall effectiveness and functions.

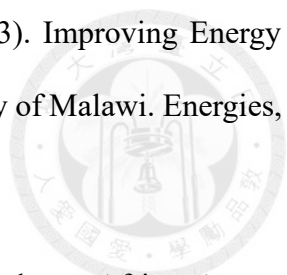


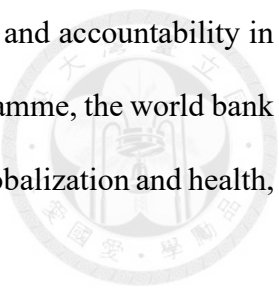
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APPENDIX



SECTION A: GENERAL ISSUES FACING MALAWI

A1. When you think about the future in Malawi, are you ... ?

- | | |
|---|----------------------|
| 1 | Very pessimistic |
| 2 | Somewhat pessimistic |
| 3 | Somewhat optimistic |
| 4 | Very optimistic |
| 5 | Not sure |

A2. Do you think that economic opportunity for citizens in Malawi is ... ?

- | | |
|---|------------------------|
| 1 | Increasing |
| 2 | Decreasing |
| 3 | Staying about the same |

A3. Listed below are a number of development priorities in Malawi.

Please identify which of the following you consider the most important development priorities in Malawi. (Choose no more than THREE)

1	Health	16	Disease (e.g., HIV/AIDS, Tuberculosis)
2	Pollution	17	Disaster risk management: long-term efforts for disaster risk reduction
3	Population growth	18	Disaster risk management: immediate post-disaster response
4	Water and sanitation	19	Economic growth
5	Job creation/employment	20	Equality of opportunity (i.e., social inclusion)
6	Social protection (e.g., pensions, targeted social assistance)	21	Transport (e.g., roads, bridges, transportation)
7	Gender equity (closing the gap between women and men, and boys and girls)	22	Agriculture and rural development
8	Private sector development	23	Trade and exports
9	Education	24	Crime and violence
10	Public sector governance/reform (i.e., government effectiveness, public financial management, public expenditure, fiscal system reform)	25	Natural resource management
11	Global/regional integration	26	Climate change (e.g., mitigation, adaptation)
12	Food security	27	Poverty reduction
13	Urban development	28	Anti-corruption
14	Energy	29	Judiciary reform
15	Financial markets	30	Information and communications technology



SECTION A: GENERAL ISSUES

A4. Poverty reduction is a broad term that encompasses work in many different areas.

Which THREE areas of development listed below do you believe would contribute most to reducing poverty in Malawi? (Choose no more than THREE)

1	Climate change (e.g., mitigation, adaptation)	16	Global/regional integration
2	Agriculture and rural development	17	Gender equity (closing the gap between women and men, and boys and girls)
3	Transport (e.g., roads, bridges, transportation)	18	Food security
4	Economic growth	19	Water and sanitation
5	Social protection (e.g., pensions, targeted social assistance)	20	Public sector governance/reform (i.e., government effectiveness, public financial management, public expenditure, fiscal system reform)
6	Trade and exports	21	Private sector development
7	Crime and violence	22	Education
8	Disaster risk management: long-term efforts for disaster risk reduction	23	Pollution
9	Disaster risk management: immediate post-disaster response	24	Population growth
10	Equality of opportunity (i.e., social inclusion)	25	Job creation/employment
11	Disease (e.g., HIV/AIDS, Tuberculosis)	26	Health
12	Information and communications technology	27	Financial markets
13	Energy	28	Urban development
14	Anti-corruption	29	Natural resource management
15	Judiciary reform		

A5. When economic and/or social reform efforts fail or are slow to take place in Malawi, which of the following would you attribute this to? (Choose no more than TWO)

1	Reforms are not well thought out in light of country challenges
2	Inadequate financing by the government
3	Inadequate level of donor coordination
4	Inadequate level of private sector participation
5	Inadequate level of citizen/civil society participation
6	Corruption
7	Poor coordination within the government
8	Inadequate level of government accountability
9	Inadequate level of capacity in the government
10	Private sector involvement and/or influence
11	Political pressures and obstacles
12	Other (please specify): _____

SECTION A: GENERAL ISSUES

A6. To what extent do you trust each of the following groups to do what is right?

		To no degree at all					To a very significant degree					Don't know
		1	2	3	4	5	6	7	8	9	10	
1	The national/federal government											☐
2	Bilateral organizations (e.g., DFID, JICA, GIZ, USAID)											☐
3	The World Bank Group											☐
4	The International Monetary Fund											☐
5	UN											☐
6	Regional development banks											☐
7	The Reserve Bank of Malawi											☐
8	International private sector											☐
9	Domestic private sector											☐
10	International civil society (e.g., NGOs, CBOs)											☐
11	Domestic civil society (e.g., NGOs, CBOs)											☐
12	Faith-based institutions											☐
13	Domestic traditional media and their web presence (e.g., newspapers, TV stations, radio)											☐
14	International media and their web presence											☐
15	Web based media (i.e., blogs, social media, other web-based news and information sources)											☐

A7. Please describe the direction Malawi is moving in, when considering ... ?

		Getting much worse	Getting somewhat worse	Staying the same	Getting somewhat better	Getting much better
		☐	☐	☐	☐	☐
1	Human capital (e.g., health, nutrition, education, and social protection)	☐	☐	☐	☐	☐
2	Equal opportunity for girls and boys, men and women	☐	☐	☐	☐	☐
3	Growing Malawi's economy in a way that leads to jobs and employment	☐	☐	☐	☐	☐
4	The gap between the rich and the poor	☐	☐	☐	☐	☐
5	Making government more effective	☐	☐	☐	☐	☐
6	Anti-corruption	☐	☐	☐	☐	☐
7	Attracting new sources of foreign investment	☐	☐	☐	☐	☐

SECTION A: GENERAL ISSUES

A8. Listed below are global challenges. Which do you think have the most serious impact on Malawi? (Choose no more than TWO)

1	Migrants and refugees	6	Fragility in Malawi or neighboring countries
2	Trade constraints	7	Geo political uncertainty
3	Terrorism	8	Environmental degradation
4	Jobs/employment	9	Technology based disruption
5	Climate change	10	The gap between the rich and the poor

A9. When thinking about development efforts in Malawi, do you think that civil society (e.g., NGOs, CBOs) should ... ?

1	Engage significantly less
2	Engage somewhat less
3	Engage somewhat more
4	Engage significantly more
5	Engage at the same level it does currently
6	Don't know

A10. To what extent do you trust domestic private sector to engage in public service delivery in Malawi?

1	To a very low degree
2	To a somewhat low degree
3	To a somewhat high degree
4	To a very high degree
5	Don't know

A11. To what extent do you trust international private sector to engage in public service delivery in Malawi?

1	To a very low degree
2	To a somewhat low degree
3	To a somewhat high degree
4	To a very high degree
5	Don't know

SECTION B: OVERALL ATTITUDES TOWARD THE WORLD BANK GROUP

B1. How familiar are you with the work of the World Bank Group in Malawi?										
1	2	3	4	5	6	7	8	9	10	
Not familiar at all									Extremely familiar	

B2. Overall, please rate your impression of the World Bank Group's effectiveness in Malawi.										
1	2	3	4	5	6	7	8	9	10	☐
Not effective at all									Very effective	Don't know

B3. To what extent do you believe the World Bank Group's staff is well prepared (e.g., skills and knowledge) to help Malawi solve its most complicated development challenges?										
1	2	3	4	5	6	7	8	9	10	☐
To no degree at all									To a very significant degree	Don't know

B4. When thinking about how the World Bank Group can have the most impact on development results in Malawi, in which sectors do you believe the World Bank Group should focus most of its resources (financial and knowledge services) in Malawi? (Choose no more than THREE)			
1	Public sector governance/reform (i.e., government effectiveness, public financial management, public expenditure, fiscal system reform)	16	Natural resource management
2	Financial markets	17	Information and communications technology
3	Pollution	18	Disaster risk management: long-term efforts for disaster risk reduction
4	Population growth	19	Disaster risk management: immediate post-disaster response
5	Energy	20	Judiciary reform
6	Health	21	Disease (e.g., HIV/AIDS, Tuberculosis)
7	Social protection (e.g., pensions, targeted social assistance)	22	Transport (e.g., roads, bridges, transportation)
8	Gender equity (closing the gap between women and men, and boys and girls)	23	Agriculture and rural development
9	Private sector development	24	Trade and exports
10	Education	25	Crime and violence
11	Global/regional integration	26	Climate change (e.g., mitigation, adaptation)
12	Food security	27	Poverty reduction
13	Urban development	28	Anti-corruption
14	Water and sanitation	29	Economic growth
15	Job creation/employment	30	Equality of opportunity (i.e., social inclusion)

SECTION B: OVERALL ATTITUDES TOWARD THE WORLD BANK GROUP

B5. When thinking about the World Bank Group's role, which activity do you believe is of greatest VALUE and which activity is of second greatest value in Malawi?

		Greatest Value (Choose only ONE)	Second Greatest Value (Choose only ONE)
1	Bringing together different groups of stakeholders	☐	☐
2	Capacity development related to World Bank Group supported projects	☐	☐
3	Technical assistance	☐	☐
4	Policy advice, studies, analyses	☐	☐
5	Financial resources	☐	☐
6	Data and statistics	☐	☐
7	Promoting knowledge sharing	☐	☐
8	Implementation support	☐	☐
9	Mobilizing third party financial resources	☐	☐
10	Donor coordination	☐	☐
11	Other (please specify): _____	☐	☐

B6. Which of the following do you identify as the World Bank Group's greatest WEAKNESSES in its work in Malawi? (Choose no more than TWO)

1	Not collaborating enough with civil society (e.g., NGOs, CBOs)
2	Not collaborating enough with partners such as bilaterals, multilaterals, trust funds, UN
3	Too influenced by developed countries
4	Not adequately flexible
5	Not collaborating enough with private sector
6	Not aligned with country priorities
7	Not adequately sensitive to political/social realities in Malawi
8	World Bank Group's processes too slow and complex
9	Not sufficiently focused on sustainable results
10	Not enough public disclosure of its work
11	Arrogant in its approach
12	Inadequate World Bank Group's staffing in Malawi
13	Not willing to honestly criticize policies and reform efforts in the country
14	Staff too inaccessible
15	Other (please specify): _____
16	Don't know

SECTION B: OVERALL ATTITUDES TOWARD THE WORLD BANK GROUP

B7. To what extent do you believe that the World Bank Group's work and support help the poorest in Malawi? (Select only ONE response)

1	To a fully sufficient degree
2	To a somewhat sufficient degree
3	To a somewhat insufficient degree
4	To a very insufficient degree
5	Don't know

B8. From your perspective, which of the following best describes the World Bank Group's current emphasis on investing in human capital (e.g., education, health, social protection)?

1	Increased its emphasis recently
2	Decreased its emphasis recently
3	Emphasis has remained pretty consistent over time
4	Don't know

B9. In addition to the regular relations with the national government, which TWO of the following groups should the World Bank Group collaborate with more in your country? (Choose no more than TWO)

1	NGOs/Community Based Organizations	7	Academia/think tanks/research institutes
2	Donor community	8	Parliament
3	Media	9	Foundations
4	Local government	10	Youth/university groups
5	Private sector	11	Other (please specify): _____
6	Beneficiaries	12	Don't know

To what extent do you agree with the following statements about the World Bank Group's work in Malawi?

		Strongly disagree										Strongly agree	Don't know
B10	Overall the World Bank Group currently plays a relevant role in development in Malawi	1	2	3	4	5	6	7	8	9	10		☐
B11	The World Bank Group's work is aligned with what I consider the development priorities for Malawi	1	2	3	4	5	6	7	8	9	10		☐

SECTION B: OVERALL ATTITUDES TOWARD THE WORLD BANK GROUP

To what extent is the World Bank Group an effective development partner in Malawi, in terms of each of the following?		To no degree at all										To a very significant degree	Don't know
		1	2	3	4	5	6	7	8	9	10		
B12	Responsiveness to needs											☐	
B13	Flexibility (in terms of the institution's products and services)											☐	
B14	Flexibility (in terms of changing country circumstances)											☐	
B15	Being inclusive											☐	
B16	Openness (sharing data and other information)											☐	
B17	Collaboration with the Government											☐	
B18	The speed in which it gets things accomplished on the ground											☐	
B19	Helping to bring discipline/effective supervision to implementation of investment projects											☐	
B20	Collaboration with civil society											☐	
B21	Staff accessibility											☐	
B22	Collaboration with other donors and development partners											☐	
B23	Collaboration with the private sector											☐	
B24	Straightforwardness and honesty											☐	
B25	Treating clients and stakeholders in Malawi with respect											☐	
B26	Being a long-term partner											☐	

SECTION C: WORLD BANK GROUP'S EFFECTIVENESS AND RESULTS

C1. How EFFECTIVE do you believe the World Bank Group is in terms of the work it does in the following areas of development in Malawi? (If you have NO exposure to/experience in working in any of the sectors listed below, please respond "Don't know")

		Not effective at all										Very effective	Don't know
		1	2	3	4	5	6	7	8	9	10		
1	Social protection (e.g., pensions, targeted social assistance)	1	2	3	4	5	6	7	8	9	10		☐
2	Gender equity (closing the gap between women and men, and boys and girls)	1	2	3	4	5	6	7	8	9	10		☐
3	Private sector development	1	2	3	4	5	6	7	8	9	10		☐
4	Education	1	2	3	4	5	6	7	8	9	10		☐
5	Public sector governance/reform (i.e., government effectiveness, public financial management, public expenditure, fiscal system reform)	1	2	3	4	5	6	7	8	9	10		☐
6	Global/regional integration	1	2	3	4	5	6	7	8	9	10		☐
7	Food security	1	2	3	4	5	6	7	8	9	10		☐
8	Urban development	1	2	3	4	5	6	7	8	9	10		☐
9	Energy	1	2	3	4	5	6	7	8	9	10		☐
10	Water and sanitation	1	2	3	4	5	6	7	8	9	10		☐
11	Pollution	1	2	3	4	5	6	7	8	9	10		☐
12	Job creation/employment	1	2	3	4	5	6	7	8	9	10		☐
13	Health	1	2	3	4	5	6	7	8	9	10		☐
14	Financial markets	1	2	3	4	5	6	7	8	9	10		☐
15	Transport (e.g., roads, bridges, transportation)	1	2	3	4	5	6	7	8	9	10		☐
16	Agriculture and rural development	1	2	3	4	5	6	7	8	9	10		☐
17	Trade and exports	1	2	3	4	5	6	7	8	9	10		☐
18	Natural resource management	1	2	3	4	5	6	7	8	9	10		☐
19	Climate change (e.g., mitigation, adaptation)	1	2	3	4	5	6	7	8	9	10		☐
20	Poverty reduction	1	2	3	4	5	6	7	8	9	10		☐
21	Anti-corruption	1	2	3	4	5	6	7	8	9	10		☐
22	Judiciary reform	1	2	3	4	5	6	7	8	9	10		☐
23	Economic growth	1	2	3	4	5	6	7	8	9	10		☐
24	Disaster risk management: long-term efforts for disaster risk reduction	1	2	3	4	5	6	7	8	9	10		☐
25	Disaster risk management: immediate post-disaster response	1	2	3	4	5	6	7	8	9	10		☐
26	Equality of opportunity (i.e., social inclusion)	1	2	3	4	5	6	7	8	9	10		☐
27	Disease (e.g., HIV/AIDS, Tuberculosis)	1	2	3	4	5	6	7	8	9	10		☐
28	Information and communications technology	1	2	3	4	5	6	7	8	9	10		☐
29	Population growth	1	2	3	4	5	6	7	8	9	10		☐

C2. To what extent does the World Bank Group's work help to achieve development results in Malawi?

1	2	3	4	5	6	7	8	9	10	☐
To no degree at all									To a very significant degree	Don't know

SECTION C: WORLD BANK GROUP'S EFFECTIVENESS AND RESULTS

C3. To what extent does the World Bank Group influence the development agenda in Malawi?												
1	2	3	4	5	6	7	8	9	10	☐		
To no degree at all									To a very significant degree		Don't know	

To what extent do you agree with the following statements about the World Bank Group in Malawi?												
		Strongly disagree								Strongly agree		Don't know
C4	The World Bank Group's financial instruments (i.e., investment lending, Development Policy Loan, Trust Funds, etc.) meet the needs of Malawi	1	2	3	4	5	6	7	8	9	10	☐
C5	The World Bank Group meets Malawi's needs for knowledge services (e.g., research, analysis, data, technical assistance)	1	2	3	4	5	6	7	8	9	10	☐

C6. As part of IDA18, the World Bank Group has expanded (or developed) a number of financial instruments to respond to challenges in IDA countries. These include the Crisis Response Window (CRW), Pandemic Emergency Finance Facility (PEF), Catastrophe Deferred Draw Down Option (CAT-DDO), and the Private Sector Window (PSW). In general, how familiar are you with these new or expanded financial instruments in Malawi? (Select only ONE response)												
1	Very familiar											
2	Somewhat familiar											
3	Somewhat unfamiliar											
4	Very unfamiliar											
5	Don't know											

How effectively does the World Bank Group support Malawi's efforts ... ?												
		Not effectively at all								Very effectively		Don't know
C7	To build stronger domestic resource mobilization systems in the Government (e.g., tax collection)	1	2	3	4	5	6	7	8	9	10	☐
C8	To develop better and stronger data collection/analytics systems within the Government	1	2	3	4	5	6	7	8	9	10	☐
C9	To strengthen the country's crisis preparedness	1	2	3	4	5	6	7	8	9	10	☐
C10	To identify and monitor risks	1	2	3	4	5	6	7	8	9	10	☐

C11. How effectively does the World Bank Group's SCD and CPF activities support Malawi's efforts to manage crisis related risks? [Please only respond if you are familiar with the WBG's Systematic Country Diagnosis (SCD) and Country Partnership Framework (CPF)]												
1	2	3	4	5	6	7	8	9	10	☐		
Not effectively at all									Very effectively		Don't know	

SECTION D: THE WORLD BANK GROUP'S KNOWLEDGE WORK AND ACTIVITIES (i.e., ANALYSIS, STUDIES, RESEARCH, DATA, REPORTS, CONFERENCES)

D1. How frequently do you consult World Bank Group's knowledge work and activities in the work you do?	
1	Weekly
2	Monthly
3	A few times a year
4	Rarely
5	Never

In Malawi, to what extent do you believe that the World Bank Group's knowledge work and activities:												
		To no degree at all					To a very significant degree					Don't know
D2	Are timely	1	2	3	4	5	6	7	8	9	10	☐
D3	Include appropriate level of stakeholder involvement during preparation	1	2	3	4	5	6	7	8	9	10	☐
D4	Lead to practical solutions	1	2	3	4	5	6	7	8	9	10	☐
D5	Are source of relevant information on global good practices	1	2	3	4	5	6	7	8	9	10	☐
D6	Are adequately disseminated	1	2	3	4	5	6	7	8	9	10	☐
D7	Are translated enough into local language	1	2	3	4	5	6	7	8	9	10	☐
D8	Are adaptable to Malawi's specific development challenges and country circumstances	1	2	3	4	5	6	7	8	9	10	☐

D9. Overall, how significant a contribution do you believe the World Bank Group's knowledge work and activities make to development results in your country?												
1	2	3	4	5	6	7	8	9	10	☐		
Not significant at all									Very significant		Don't know	

D10. Overall, how would you rate the technical quality of the World Bank Group's knowledge work and activities?												
1	2	3	4	5	6	7	8	9	10	☐		
Very low technical quality									Very high technical quality		Don't know	



SECTION E: WORKING WITH THE WORLD BANK GROUP

To what extent do you agree/disagree with the following statements?													
		Strongly disagree										Strongly agree	Don't know
		1	2	3	4	5	6	7	8	9	10		
E1	The World Bank Group disburses funds promptly											☐	
E2	The World Bank Group effectively monitors and evaluates the projects and programs it supports											☐	
E3	The World Bank Group's approvals and reviews are done in a timely fashion											☐	
E4	The World Bank Group's Environmental and Social Framework requirements are reasonable											☐	
E5	The World Bank Group's conditions on its lending are reasonable											☐	
E6	The World Bank Group takes decisions quickly in Malawi											☐	
E7	Working with the World Bank Group increases Malawi's institutional capacity											☐	
E8	Where country systems (e.g., procurement, financial management, etc.) are adequate, the World Bank Group makes appropriate use of them											☐	

SECTION F: THE FUTURE ROLE OF THE WORLD BANK GROUP IN MALAWI

F1. Which of the following SHOULD the World Bank Group do to make itself of greater value in Malawi? (Choose no more than TWO)

1	Help to bring discipline/effective supervision to implementation of World Bank Group projects
2	Ensure greater selectivity in its work
3	Improve the quality of its experts as related to Malawi's specific challenges
4	Offer more innovative knowledge services
5	Offer more innovative financial products
6	Reduce the complexity of obtaining World Bank Group financing
7	Engage more effectively with partners such as bilaterals, multilaterals, trust funds, UN
8	Provide more adequate data/knowledge/statistics/figures on Malawi's economy
9	Engage more effectively with civil society (e.g., NGOs, CBOs)
10	Increase the level of capacity development in the country
11	Engage more directly with beneficiaries
12	Engage more effectively with private sector
13	Collaborate more effectively with Government clients (e.g., national, state, local)
14	Work faster
15	Other (please specify): _____

F2. When considering the combination of services that the World Bank Group offers in Malawi, and taking into account its limited level of resources, which ONE of the following do you believe the World Bank Group should offer more of in Malawi? (Select only ONE response)

1	Financial services
2	Knowledge products
3	Convening services
4	None of the above
5	The combination is appropriate for Malawi
6	Don't know

SECTION G: COMMUNICATION AND INFORMATION SHARING

G1. How frequently do you interact with the World Bank Group now in Malawi?

1	Never
2	Less than once a year
3	Once a year to a few times a year
4	Less than once a month
5	At least once a month
6	At least once a week

G2. How do you get most of your information about economic and social development issues in Malawi? (Choose no more than TWO)

1	Local radio	6	Internet
2	International radio	7	Periodicals
3	Social media (e.g., blogs, Facebook, Twitter, YouTube, Flickr)	8	International television
4	International newspapers	9	Local newspapers
5	Local television	10	Other (please specify): _____

G3. How would you prefer to receive information from the World Bank Group? (Choose no more than TWO)

1	World Bank Group's publications and other written materials	4	Direct contact with World Bank Group (i.e., face to face meetings/discussions)
2	e-Newsletters	5	World Bank Group's website
3	World Bank Group's seminars/workshops/conferences	6	Social media (e.g., blogs, Facebook, Twitter, YouTube, Flickr)

G4. Which Internet connection do you use primarily when visiting a World Bank Group website?

1	High speed/WiFi
2	Dial-up

G5. Over the past SIX MONTHS, on average how often did you do any of the following related to the World Bank Group (WBG)?

		Every few days	Every few weeks	Every few months	Not at all
1	Read, viewed or heard a story about the WBG in local media (newspaper, magazine, TV, radio)	☐	☐	☐	☐
2	Read, viewed or heard a story about the WBG in global media (newspaper, magazine, TV, radio)	☐	☐	☐	☐
3	Interacted with the WBG on Social Media (e.g. read a post or tweet, liked, commented, shared, retweeted)	☐	☐	☐	☐
4	Visited a WBG website (e.g. read a blog, used data)	☐	☐	☐	☐
5	Attended an event/conference hosted by the WBG	☐	☐	☐	☐
6	Watched a webinar or online event hosted by the WBG	☐	☐	☐	☐
7	Read some or all of a WBG research paper or publication	☐	☐	☐	☐
8	Met professionally with WBG staff	☐	☐	☐	☐



SECTION H: BACKGROUND INFORMATION

H1. Which of the following best describes your current affiliation? (Select only ONE response)

1	Office of the President, Prime Minister	11	Private Foundation
2	Office of Minister	12	NGO/Community Based Organization
3	Office of Parliamentarian	13	Media (press, radio, TV, web, etc.)
4	Employee of a Ministry, Ministerial Department or Implementation Agency	14	Independent Government Institution (i.e., Regulatory Agency, Central Bank/oversight institution)
5	Project Management Unit (PMU) overseeing implementation of project/ Consultant/Contractor working on World Bank Group supported project/program	15	Trade Union
6	Local Government Office or Staff	16	Faith-Based Group
7	Bilateral Agency	17	Youth Group
8	Multilateral Agency	18	Academia/Research Institute/Think Tank
9	Private Sector Organization	19	Judiciary Branch
10	Financial Sector/Private Bank	20	Other (please specify): _____

H2. Please identify the primary specialization of your work. (Select only ONE response)

1	Water	12	Gender
2	Social protection and labor	13	Transport and ICT
3	Fragility, conflict and violence	14	Urban, rural, and social development
4	Environment and natural resources	15	Governance
5	Public-private partnerships	16	Poverty
6	Education	17	Jobs
7	Health, nutrition, and population	18	Agriculture
8	Energy and extractives	19	Climate change
9	Macroeconomics and fiscal management	20	Generalist (specialized in multiple sectors)
10	Trade and competitiveness	21	Other (please specify): _____
11	Finance and markets		

H3. Currently, do you professionally collaborate/work with the World Bank Group (IDA, IFC, MIGA, ICSID) in your country?

1	Yes
2	No

H4. If yes, which of the following agencies of the World Bank Group do you primarily collaborate/ work with in Malawi? (Select only ONE response)

1	The World Bank (IDA)
2	The International Finance Corporation (IFC)
3	The Multilateral Investment Guarantee Agency (MIGA)
4	International Centre for Settlement of Investment Disputes (ICSID)

SECTION H: BACKGROUND INFORMATION

H5. Do your projects involve both the World Bank and the IFC?

- | | |
|---|-----|
| 1 | Yes |
| 2 | No |

H6. Which of the following describes most of your exposure to the World Bank Group in Malawi? (Choose no more than TWO)

- | | |
|---|---|
| 1 | Observer (i.e., follow in media, discuss in informal conversations, etc.) |
| 2 | Use World Bank Group reports/data |
| 3 | Engage in World Bank Group related/sponsored events/activities |
| 4 | Collaborate as part of my professional duties |
| 5 | Use World Bank Group website for information, data, research, etc. |

H7. What's your gender?

- | | |
|---|--------|
| 1 | Female |
| 2 | Male |

H8. What's your age?

- | | |
|---|--------------|
| 1 | 25 and under |
| 2 | 26-35 |
| 3 | 36-45 |
| 4 | 46-55 |
| 5 | 56 and above |

H9. Which best represents your geographic location?

- | | |
|---|-----------------|
| 1 | Northern Region |
| 2 | Central Region |
| 3 | Southern Region |

Thank you for completing the survey!